

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**0** Valuation of Security**0** Assumption of Executory Contract or Unexpired Lease**1** Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Jennie A Tumminello**Case No.: **19-16297**

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED☐ Original☒ Modified/Notice Required

Date: _____

☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY

SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney _____ Initial Debtor: JAT Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay 593.50 Monthly* to the Chapter 13 Trustee, starting on ____ for approximately 84 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☒ Sale of real property
Description: 213 Blaine Ave., Seaside Heights, NJ 08751
Proposed date for completion: April, 2024

- ☐ Refinance of real property:
Description: _____
Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:
Description: _____
Proposed date for completion: _____

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ **NONE**

a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$ ____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Candyce Smith-Sklar	Attorney Fees	3,000.00
Albert Russo, Esq	Taxes and certain other debts	1,100.00
Albert Russo, Standing Chapter 13 Trustee	Taxes and certain other debts	3,535.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

- ☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Wells Fargo Home Mortgage	213 Blaine Avenue Seaside Heights, NJ 08751 Ocean County Keep Wells Fargo 11 months behind	31,745.41	0.00	31,745.41	2,366.00

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES

the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Pnc Mortgage	27 Oakwood Place Keansburg, NJ 07734 Monmouth County 1 year behind Keep-investment property	55,000.00	147,764.00

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
Santander Consumer USA	2010 Jeep Wrangler 115,680 miles	11,093.85

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$___ to be distributed *pro rata*

☐ Not less than ___ percent

☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor Arrears to be Cured in Plan Nature of Contract or Lease Treatment by Debtor Post-Petition Payment

Part 7: Motions ☐ **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Midland Funding	213 Blaine Avenue Seaside Heights, NJ 08751 Ocean County Keep Wells Fargo 11 months behind		3,256.00	171,000.00	0.00	234,299.00	3,256.00

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified:.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Modified plan to sell property. Plan also modified to add trustee arrears in the amount of \$1100 upon consent of Trustee. No post petition mortgage payments pending sale of property.	Plan modified to sell property. Plan also modified to add trustee arrears in the amount of \$1100 upon consent of Trustee. No post petition mortgage payments pending sale of property.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$593.50 per month for 55 months, then \$450.00 per month for 6 months, then \$773.43 per month for 23 months

Plan has been extended to 84-months since debtor has been negatively impacted by Covid-19. Trustee arrears added to plan upon consent of Trustee. No post petition mortgage payments pending sale of property

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>October 19, 2023</u>	<u>/s/ Jennie A Tumminello</u> Jennie A Tumminello Debtor
Date: _____	_____ Joint Debtor
Date: <u>October 19, 2023</u>	<u>/s/ Candyce SMith-Sklar</u> Candyce SMith-Sklar Attorney for the Debtor(s)

In re:
Jennie A Tumminello
Debtor

Case No. 19-16297-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 20, 2023

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2023:

Recip ID	Recipient Name and Address
db	+ Jennie A Tumminello, 213 Blaine Avenue, Seaside Heights, NJ 08751-2312
518149057	+ Allied Digestive Health, 187 Route 36, Suite 230, West Long Branch, NJ 07764-1306
518149063	+ Bricktown Medical Group PA, 34 Lanes Mill Road, Brick, NJ 08724-7056
518149066	+ ChaseHealthAdvance, Attn: Bankruptcy, 1717 Hermitage Blvd Ste 101, Tallahassee, FL 32308-7709
518149075	+ ENT and Allergy Associates, LLP, PO Box 5001, White Plains, NY 10602-5001
518149076	+ Gateway One Lending & Finance, 175 North Riverview Drive, Suite 100, Anaheim, CA 92808-1225
518149082	+ NYU Transplant Associates-White Building, 317 East 34th St, 8th Flr, New York, NY 10016-4910
518149081	+ New York University, PHysician Services, PO Box 415662, Boston, MA 02241-5662
518149084	+ PNC Bank, c/o KML Law Group, PC, 216 Haddon Ave., STE 406, Collingswood, NJ 08108-2812
518149088	Stuart Lippman & Associ, 5441 E 5th St Ste 110, Tucson, AZ 85711
518149092	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606
518149093	+ Wells Fargo Bank, N.A., c/o Powers Kim, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
518149074	+ eMedical Offices Middletown, PO Box 6143, Parsippany, NJ 07054-7143

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 20 2023 21:00:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 20 2023 21:00:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518149058	+ Email/Text: bnc@alltran.com	Oct 20 2023 20:59:00	Alltran Financial, P.O. Box 722929, Houston, TX 77272-2929
518149059	Email/PDF: bncnotices@becket-lee.com	Oct 20 2023 20:57:50	American Express, PO Box 981535, El Paso, TX 79998-1535
518251421	Email/PDF: bncnotices@becket-lee.com	Oct 20 2023 20:57:46	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518149060	+ Email/PDF: bncnotices@becket-lee.com	Oct 20 2023 21:12:02	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518149061	+ Email/PDF: bncnotices@becket-lee.com	Oct 20 2023 20:57:20	Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
518149062	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 20 2023 20:58:00	Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518149064	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 20 2023 20:57:48	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518173333	+ Email/PDF: ebn_ais@aisinfo.com	Oct 20 2023 21:11:46	Capital One Bank (USA), N.A., 4515 N Santa Fe

District/off: 0312-3

User: admin

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Date Rcvd: Oct 20, 2023

Form ID: pdf901

Total Noticed: 57

				Ave, Oklahoma City, OK 73118-7901
518149067	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 20 2023 21:12:06		Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518149068	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 20 2023 20:57:03		Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
518149069	+ Email/Text: mediamanagers@clientservices.com	Oct 20 2023 20:58:00		Client Services Incorporated, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
518149070	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 20 2023 20:59:00		Comenity Bank/New York & Company, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518149071	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 20 2023 20:59:00		Comenitycapital/Indclb, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518149072	+ Email/PDF: creditonebknofications@resurgent.com	Oct 20 2023 21:11:51		Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
518149091	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 20 2023 21:12:04		Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518162267	Email/Text: mrdiscen@discover.com	Oct 20 2023 20:58:00		Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518149073	+ Email/Text: mrdiscen@discover.com	Oct 20 2023 20:58:00		Discover Financial, Po Box 3025, New Albany, OH 43054-3025
518149065	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 20 2023 21:12:06		Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
518274537	Email/PDF: resurgentbknofications@resurgent.com	Oct 20 2023 21:11:53		LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518149077	Email/Text: camanagement@mtb.com	Oct 20 2023 20:59:00		M&T Credit Services, Legal Document Processing, 1100 Wherle Dr, Williamsville, NY 14221
518149080	^ MEBN	Oct 20 2023 20:44:33		MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
518149078	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 20 2023 20:59:00		Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
518149079	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 20 2023 20:59:00		Midland Funding, 2365 Northside Drive STE 30, San Diego, CA 92108-2710
518236890	Email/Text: Bankruptcy.Notices@pnc.com	Oct 20 2023 20:58:00		PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
518149083	Email/Text: Bankruptcy.Notices@pnc.com	Oct 20 2023 20:58:00		Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
518149085	Email/Text: Bankruptcy.Notices@pnc.com	Oct 20 2023 20:58:00		Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
518800468	+ Email/Text: bnc-quantum@quantum3group.com	Oct 20 2023 20:59:00		Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC 98083-0788
518800467	Email/Text: bnc-quantum@quantum3group.com	Oct 20 2023 20:59:00		Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788
518205447	Email/Text: bnc-quantum@quantum3group.com	Oct 20 2023 20:59:00		Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
518251454	Email/Text: bk@stuartlippman.com	Oct 20 2023 20:59:00		Stuart Lippman & associ, 5447 E 5th St Ste 110, Tucson, AZ 85711
518149086	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 20 2023 21:00:00		Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244

District/off: 0312-3

User: admin

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Date Rcvd: Oct 20, 2023

Form ID: pdf901

Total Noticed: 57

518283902	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 20 2023 21:00:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
518149087	+ Email/Text: ssa.bankruptcy@ssa.gov	Oct 20 2023 20:59:00	Social Security Administration, Office of Regional Commissioner, 26 Federal Plaza Rm 40-120, New York, NY 10278-4199
518151705	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 20 2023 20:57:32	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518149089	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 20 2023 20:56:17	Synchrony Bank/ HH Gregg, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518149090	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 20 2023 20:57:32	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
518272523	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 20 2023 21:11:45	Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
518256074	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 20 2023 20:57:32	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518149094	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 20 2023 20:56:24	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
518149095	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 20 2023 20:57:32	Wells Fargo Home Mortgage, Attn: Bankruptcy, Po Box 10335, Des Moines, IA 50306-0335
519204369	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 20 2023 20:58:00	Wilmington Savings Fund Society, FSB, as Trustee, c/o Carrington Mortgage Services, LLC, P.O. Box 3730, Anaheim, CA 92803-3730
519204370	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 20 2023 20:58:00	Wilmington Savings Fund Society, FSB, as Trustee, c/o Carrington Mortgage Services, LLC, P.O. Box 3730, Anaheim, CA 92806, Wilmington Savings Fund Society, FSB, as, c/o Carrington Mortgage Services, LLC 92803-3730

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2023 at the address(es) listed below:

District/off: 0312-3

User: admin

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Date Rcvd: Oct 20, 2023

Form ID: pdf901

Total Noticed: 57

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Candyce Ilene Smith-Sklar	on behalf of Debtor Jennie A Tumminello njpalaw@gmail.com r56958@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor Wilmington Savings Fund Society FSB, As Trustee Of Stanwich Mortgage Loan Trust I ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Jeffrey Rappaport	on behalf of Creditor Wells Fargo Bank N.A. jrappaport@logs.com, njbankruptcynotifications@logs.com
Kevin Gordon McDonald	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com
TOTAL: 11	